

# Pay Up! Keep Your Credit Good!

*Your Own Actions Determine Your Prosperity and Happiness  
Responsibility Cannot be Shifted*

Whether You Are Employer or Employee, the Success of Your Business or the Holding of Your Job Depends Upon the Financial Condition of Those With Whom You Do Business. The Closely Woven Fabric of Our Commercial Life Makes Each of Us Dependent Upon the Other—Failures Hurt Everyone of Us

## What are You Going to Do About It?

58 MEMBERS OF AMARILLO'S BUSINESS MEN'S ASSOCIATION ASK YOU TO GET RIGHT—

## Pay all Monthly Accounts Promptly

Credit is a much abused element in business. The majority use it conscientiously as a convenience, while others use it to obtain merchandise or service as a pretext to delay payment over a long period of time.

Firstly, permit us to extend our thanks to Mr. Prompt Pay. Without him many firms in Amarillo could not continue business.

THIS ADVERTISEMENT IS NOT DIRECTED TO THOSE WHO UNDERSTANDINGLY AND INTELLIGENTLY USE THEIR CREDIT, BUT RATHER TO THOSE WHO HAVE HABITUALLY AND FLAGRANTLY ABUSED IT

Present business conditions, combined with restricted bank loans, have forced upon us the necessity of demanding prompt payment of ALL MONTHLY ACCOUNTS, due on the first and payable not later than the tenth of the month. This is vitally important. Keep the faith and maintain confidence Amarillo Business Men's Association of Amarillo has in you and your ability to pay. If it becomes necessary for you to violate the terms upon which credit was granted to you, by delaying payment beyond the tenth of the month, notify the member of this association to whom you owe money, so that he can make his arrangements accordingly.

Pay up. Keep your credit good. It will make better business for the grocer, butcher, doctor, dry goods merchant, druggist, shoe merchant, clothier—in fact, all businesses and professions. A good-paying clientele makes for lower prices, because it enables the merchant to buy on better terms and lowers the cost of doing business.

### If You Work for Pay You are a Merchant

—And You Must Be Paid  
To Continue Giving Service

If you work for pay you are "in business for yourself." Your stock in trade is "Service." This you sell to your employer. As long as he continues to pay you on a certain date his CREDIT with you is good. But should he FAIL TO PAY, you would be justified in severing relations with him at once.

The merchant to whom you owe last month's bill is your employer. If you have thoughtlessly neglected his PAY DAY, isn't he justified in declining to deliver to your home more merchandise?

How is the merchant to continue to give YOU service or merchandise if he hasn't the money to KEEP UP? You couldn't continue to give service to your employer if he neglected YOUR PAY DAY, could you?

And then there is another very important point you must REMEMBER. If the entire community is prosperous, there are more jobs, more places for you to sell your services.

In times of stress EVERY BUSINESS MAN is affected by POOR BUSINESS. Think it over—there is considerable food for thought—and this is the time for SERIOUS THINKERS.

Charge Accounts Are Due the First—Payable in  
Full Before the Tenth

Pay Up If You Want to Keep Your Credit Good

### Important

Charge Accounts Are Due on  
the First and Payable IN  
FULL Before the 10th

This is not a new rule, merely the enforcement of the understanding the merchant had with you when your account was opened.

This, of course, does not apply to written contracts, installment accounts or any accounts for which special arrangements are made at the time of purchase, except in the event that they should become delinquent.

#### Your May First Bills!

Purchases made during April are due May first, and payable in full by the tenth. Bills owing for purchases made prior to April first are now delinquent.

If the total amount is more than you are able to pay at one time, you should see your creditor and make arrangements for settlement.

The credit man will meet you more than half way.

### Are You Abusing the Courtesy of a Charge Account?

Pay Up! Keep Your Credit Good  
and Be Assured of a Charge Account

Unfortunately there are many folks who have a wrong idea about a "Charge Account." Some seem to think it a SPECIAL DISPENSATION to PAY WHEN THEY PLEASE. More often people allow the first and tenth of the month to pass by thoughtlessly, forgetting their responsibilities to those merchants who have been waiting for PAY DAY.

Credit means confidence. It is the basis for the bulk of the world's business. But for you to think lightly of the confidence YOUR MERCHANT places in YOU is a breach of FAITH. If it were not for a fairly large percentage of buyers who PAY THEIR BILLS PROMPTLY on the first or not later than the tenth of the month, selling costs would be higher, consequently increased retail prices.

When a merchant extends to you the courtesy of a charge account it is understood that all bills are due and payable between the first and tenth of the month following. Not partly paid, but PAID IN FULL. FORM THE HABIT OF PAYING YOUR BILLS PROMPTLY. You owe to yourself and to the merchant who has "trusted" you with his merchandise. Demonstrate to the merchant that you have THE RIGHT to a charge account.

Terms of Charge Accounts Will Be Strictly  
Enforced in the Future

Pay All Monthly Bills in Full Before the 10th of Month

# Amarillo Business Men's Association

OF AMARILLO